



Minute of Meeting of Directors of Loch Melfort and Kilninver Company
(LMKC) on 4th September 2025 at Kames Bay, Kilmelford 18.30.

Attendees: LM, SC, RM, DW, AM also Marianne Pearson.
Apologies: AT, SCh.

1. **Attendance:** as above.
2. **Register of Directors and of Directors' Interests, including issues re company.** LM advised that the annual Companies House confirmation statement and fee of £34 had been submitted online. As the issue of Directors' insurance had been raised before, LM spoke to an insurance broker who was a sponsor at the DTAS conference. LM suggested that RM explore options with this provider. SC questioned necessity of this now, given there are no active projects. RM noted a previous quote of £300 per year for company-wide cover. DW observed although liability is currently low, legal costs could arise from incidents at events such as ceilidhs. RM added that, given the company's current non-trading status, insurance is likely to be inexpensive and may be more cost-effective to arrange now. Agreed that **RM would follow this up.** No interests declared at meeting.
3. **Business Planning.**
 - 3.1. **Update from the three subgroups investigating community requested projects:**
 - 3.1.1 **Accommodation – led by AM.** AM had circulated a summary of a meeting with two representatives from West Highland Housing (WHH). They were surprised that affordable housing had been identified as a need as when they have properties available in the area they struggle to fill them. Kilmelford is seen by many as too far from Oban. Parents of young families feel there is little to offer children and teenagers locally and would have to drive to clubs or activities in Oban. MacLeods have ceased building in the Glebe due to a lack of demand for both private and affordable housing. WHH are willing to hold further meetings, but only if LMKC can demonstrate a clear demand. AM and RM recommended that, in the absence of stronger evidence of need, housing be set aside for the time being. LM had discussed these comments with the Community Council, who think that the shortage of properties is in the "affordable for first-time buyers" category, rather than social housing. Local employers had differing views on staff accommodation issues. It was agreed that further discussions with the Community Council and community are needed to clarify the issues and provide evidence.
 - 3.1.2 **Retail – lead by DW.** DW had asked Roanna Clark for contact details for the owner of the corner field at the end of Degnish Road but had not yet received the information. **DW will follow up and continue exploring other potential sites.** He suggested that a "destination" business, such as a combined shop, café, and craft outlet, may be the only viable model for the area. LM described a venue at Glen Forsa on Mull, a busy and successful private development combining café, shop, pub, and restaurant. SC felt a facility of some kind is needed and several residents have said they miss the local shop. It was noted that even successful businesses like Lucy's in Ardfern have closed due to costs. SC raised the possibility of the field next to the church and suggested further investigations of the issues.

3.1.3 Leisure facilities – led by SC. Discussion included under next heading 3.2, Village Hall field.

3.2. Village Hall Field. LM and RM met with one of the Directors of the company that bought the Field in July for an informal discussion. They indicated a willingness to discuss working with LMKC re some of the field that they are not able to develop as part of the housing plans. They had then emailed LM a plan of the Village Hall Field showing a zone marked, “Area for potential development with community”. A few directors met on the site to review the proposal. The zone includes a large area to the right and behind the hall plus some woodland on the other side of the burn, bordering the road. The plan suggests additional parking for the hall and possible leisure uses in general terms. Members of the board agreed the idea is worth taking forward. LM emailed the landowners to enquire further but had received no response to date. The Board discussed the various issues but will require to await a response from the owners. LM pointed out that the cairn’s position prevents development of a large part of the area. AM added cairn must be visible from the sea, so nothing can be built in front of it. LM has a possible contact with at Historic Environment Scotland (HES) who can advise on archaeological and land use matters. LM to contact HES and Kilmartin Museum for further guidance on how the cairn should be treated, relevant restrictions, and possible improvements. SC to approach Sports Scotland for advice on establishing sports areas or pitches.

3.3 the Board had received an introductory email from RG, a long time member of Melfort Village. RG is a chartered architect with a specialist interest in community companies, land trusts, and community estate projects. His firm is involved in projects ranging from new housing to providing development advice for the largest community estate in Scotland. RG will be in Melfort shortly and offered to meet with Board. SC is available and will contact RG directly. AM and DW will attend if possible.

3.4. Draft Business Plan. LM is working on the plan with Accelerate. A draft has been circulated to Board plus a request for the Directors to give a vision statement for the company. RM will condense the individual vision statements into a single, bullet point list. LM has contacted the FOI officer at Argyll and Bute Council for more statistics on population in the area. At present Kilmelford does not have sufficient people to be classified as a settlement unit in its own right and the unit for the census information is combined with a neighbouring part of Loch Awe. They acknowledged the request and should respond by the end of the month. LM has circulated a check list of documents on ethical governance and management which the company should consider plus a draft Code of Conduct. RM will review the Code of Conduct and the document list and suggest priorities. Sch is assessing the marketing section of the plan.

- 4. The Minutes of the last meeting on 18th June had been circulated, were approved and signed by SC as a true record of the meeting. They can now go on the website and AT will do this. Highlighted action points from last meeting were reviewed. RM, LM and AT had finalised the data protection policy and uploaded to website. AT had updated the website with minutes of last Board meeting. LM had emailed new members with approval. LM applied to the Plunkett Foundation for membership but was advised this was not necessary at this stage. The LMKC email address for the Chair is not going forward. LM has purchased a lockable file for company records to comply with data protection rules.**
- 5. Correspondance. The Companies House confirmation statement and RG’s email were discussed earlier. LM also noted an email from LH thanking LMKC for the ceilidh which her family had enjoyed and enquiring if there will be another.**
- 6. Finance – Discussed in absence of AT. His report had been circulated by email and was noted. The current balance is £3,373.33. Financial Director not yet found. LM reported that the Council had awarded a grant of £71.25 for the litter pick with thanks for our hard work and a question on how the award would be used. Agreed it would be spent on new equipment, with some already bought. LM noted the need to begin preparing the annual company**

accounts. Companies House uses web-based software for submissions. **AT will follow this up.** Previously agreed that accounts to run from September to September. Accounts must be filed with Companies House within nine months of the financial year-end and must be presented at the AGM. This is not considered urgent at present.

7. Membership – We currently have 72 paid members. There are three new applicants this month, two full members and one associate. No objections raised. **LM to email** new members as usual. RM and SCh drafted a flyer for the Melfort Village owners to encourage their members to join as associates. This was circulated to their members at the end of August.

8. Newsletter. **SCh and MP will meet on 11th September to discuss next issue which should be delivered before end of December.**

9. Communications – apologies from SCh. Her report had been circulated by email and was noted.

10. Events.

10.1 Summer festival. LM noted there had been some difficulties. Initially the organisers were happy for LMKC stand to be the same as the previous year but with less than a week ago they requested some form of activity on the stall. LM, RM, AM and SC were present on the day. Overall, the Summer Festival was a success. The Community Council are considering another Festival next year.

10.2 Ceilidh. RM reported that this went well and thanked all who helped. The running costs were £505. LMKC received a grant of £500 therefore total running costs were £5. Income from the ceilidh was £300. Approximately 45-50 people attended, some of which were LMKC members. AM asked whether another ceilidh should be organised for Hogmanay, she thought local people would turn out for a this and suggested discussions with Community Council and Hall Committee. **RM to ask same band about availability over Christmas and New Year.**

10.3 Table Top Sale. LM reported poor uptake of tables and no volunteer helpers. Refreshments therefore were being cut to a minimum. AM volunteered to help RM on the door and with selling raffle tickets. MP will staff the kitchen.

11. AOB – Local Place Plan. The Community Council will be meeting with Argyll and Bute Council representative in the next few weeks to discuss the Local Place Plan and have asked LMKC to be involved. LM thought this should be a Community Council led project. LMKC's contribution could be assisting with community consultation. **SC will try to attend meeting as well as LM.**

12. Dates of next meetings. 4th November 2025 and 8th January 2026.